

Medicare Part D

How To Complete A Drug Plan Review:

A Guided Walkthrough With Step By Step Instructions & Visual Aids

For Medicare Beneficiaries, Family Members & Caregivers

FREDERICK COUNTY
(Senior
Services)
DIVISION
1748

The State Health Insurance Program (SHIP) is a Government program administered by the Frederick County Senior Services Division operating under the auspices and guidelines set by the Maryland Department of Aging. SHIP education is intended to help me understand Medicare, Medicare Part D, Medicare Advantage, Medicare supplement insurance, and other insurance options in an objective manner. I understand that SHIP education is provided by trained SHIP counselors, who are acting in good faith to provide education and information to me.

The education provided through the Senior Services Division website and the Frederick County Medicare Part D webpage, shall not be construed as legal or financial advice. Senior Services Division staff, and SHIP counselors are neither affiliated with the insurance industry, nor are they financial planners, accountants or attorneys, or acting as such. They do not sell, recommend, or endorse any specific insurance product, agent, or insurance company.

The Senior Services Division, its staff, including SHIP counselors, assumes no responsibility for decisions made or actions taken by me as a result of receiving Medicare and Medicare Part D education. I, therefore, hold harmless the Frederick County, Maryland, its employees and agents, the Maryland Department of Aging, of any liability, direct or indirect, arising out of the education provided in accordance with SHIP program guidelines.

Overview: Medicare Part D Options & Enrollment

- **Medicare Part D Open Enrollment** (Oct. 15th - Dec. 7th)
 - Plans auto-renew if no action is taken
 - Enrollment for Drug plans
 - New coverage begins January 1st
- **Enrolling/Changing plan outside of Open Enrollment**
 - New to Medicare
 - Or by having a Special Enrollment Period (SEP)
 - Coverage begins the first of the following month

Before you get started, make sure to have your:

- Medicare card
- Current medication bottles or updated drug list with dosage

Open Enrollment 2021



- Open your web browser (i.e. Google Chrome, Firefox, Internet Explorer, Microsoft Edge, Safari etc..)
- Go to www.medicare.gov

This is the landing page:

- Look for and **click** the button that looks like the one below:

Preview 2021 Health & Drug Plans

Med-D Plan Review

Preview 2021 Medicare plans

You can preview 2021 **drug plans (Part D)** and **Medicare Advantage Plans**.
Starting October 15, you can enroll in 2021 plans.

[Log in or Create Account](#)

[Continue without logging in](#)

New to Medicare?

Learn about your options & enroll in a plan.

[Learn more about options](#)

Qualify for a Special Enrollment Period?

Log in or create account to change your 2020 coverage.

[Log in or Create Account](#)

[Continue without logging in](#)

[Looking for Medigap policies?](#)

Next, you will need to select either:

- **Log in or Create Account**
 - **Log in** (existing users)- username and password is needed
 - **Create Account**- for individuals who are new to medicare/medicare.gov

You are ***not required*** to create an account however, we do recommend that you refer to slide 6 for the pro's and con's of creating an account.
*If you choose “**continue without logging in**” skip to slide 12.*

To Log In Or Not To Log In?

<u>Log in or Create Account</u>	VS.	<u>Continue without logging in</u>
✓	Access to the Medicare Plan Finder	✓
✓	View current coverage	✗
✓	Easily compare current plan to other plan options	✗
✓	See Enrollment Status	✗
✓	View Medicare Claims	✗
✓	Extra Help Subsidy already in system (if applicable)	✗
✓	Manually enter drugs	✓
✓	Previous 12 months of prescription claims loaded into system	✗
✓	Can enroll in drug plans/Medicare Advantage Plans	✓
✓	Username and password required	✗
✓	Information is saved and can be accessed at later date	✗

Extra Help is a program through the Social Security Administration designed to help with Medicare prescription *drug plan costs* for those receiving Medicare that have limited resources and income.

Creating An Account

Log in to your account



No account? Get a more personalized experience - [create an account now.](#)

USERNAME

PASSWORD

Log in

[Trouble logging in?](#)

Using a shared or public computer? Be sure to log out and close all browser windows when you're done. This will help keep your information secure.

By accessing this system, you agree to our [Terms and Conditions](#) +.

To create a MyMedicare.gov Account

*click, **Create an account now***

Complete the required information:

- Medicare Number
- Last Name & Suffix
- Email (optional)
- Date of Birth
- Zip Code or City
- Part A Effective Date
- Check both boxes after reading & agreeing to statements

*Select, **Next***

Creating An Account: Cont'd

Rules for Creating a Username and Password

Username:

- 8-30 characters long, **no spaces**
- Can include letters, numbers and special characters including: @ ! . - \$
- **Cannot** use special characters as the first or last character of your username
- Must include at least 4 letters
- Can use your email address
- **Cannot contain your Medicare number or Social Security number**

Password:

- 8-16 characters long
- Must contain at least one letter and one number
- Must also contain **at least one** of the following special characters: @ ! \$ % : * ()
- **Cannot contain your username and cannot contain your Medicare number or Social Security number**

Read the Security Notice and *click, Ok*

Registration:

- Create a Username
- Select a secret question & enter answer
(used if login information is forgotten)
- Create & confirm password
- *Click, Continue*

Now you're able to login using the username & password you've just created

Once your account has been created you will received a letter from CMS acknowledging the creation of your account.*

*CMS- Centers for Medicare & Medicaid Services

Creating An Account: Cont'd

Enter your Username & Password

- *Click, Log in*

If you ever forget your username or password you can click the [Trouble logging in?](#) link


Log in to your account

No account? Get a more personalized experience - [create an account now.](#)

USERNAME

PASSWORD

Log in

[Trouble logging in?](#) 

Using a shared or public computer? Be sure to log out and close all browser windows when you're done. This will help keep your information secure.

By accessing this system, you agree to our [Terms and Conditions](#) +.

Logging In: Personalized Review

Find a Medicare plan

Jane Doe

Current coverage:

EnvisionRxPlus (PDP)

Plan ID: S7694-122-0

Part A coverage starts: 3/1/1996

Part B coverage starts: 10/1/1997

Current subsidy level: Help to pay 50% of premium with a 15% copayment and \$89 deductible.

If the current help you get with Medicare costs (subsidy) is incorrect, call us at 1-800-MEDICARE 486-2048.

What type of 2021 Medicare coverage do you want?

Once you're logged in you can see the following information:

- Beneficiaries name
- Current Coverage (drug plan name)
- Part A & Part B Effective Dates
- In most cases the current subsidy level (LIS/Extra Help), *If applicable*

What type of 2021 Medicare coverage do you want?

- **Select *Drug Plan (Part D)***
- **Confirm Zip Code**
- **Click *Next***

Personalized Review: Confirm Your Drug List

Confirm your drug list

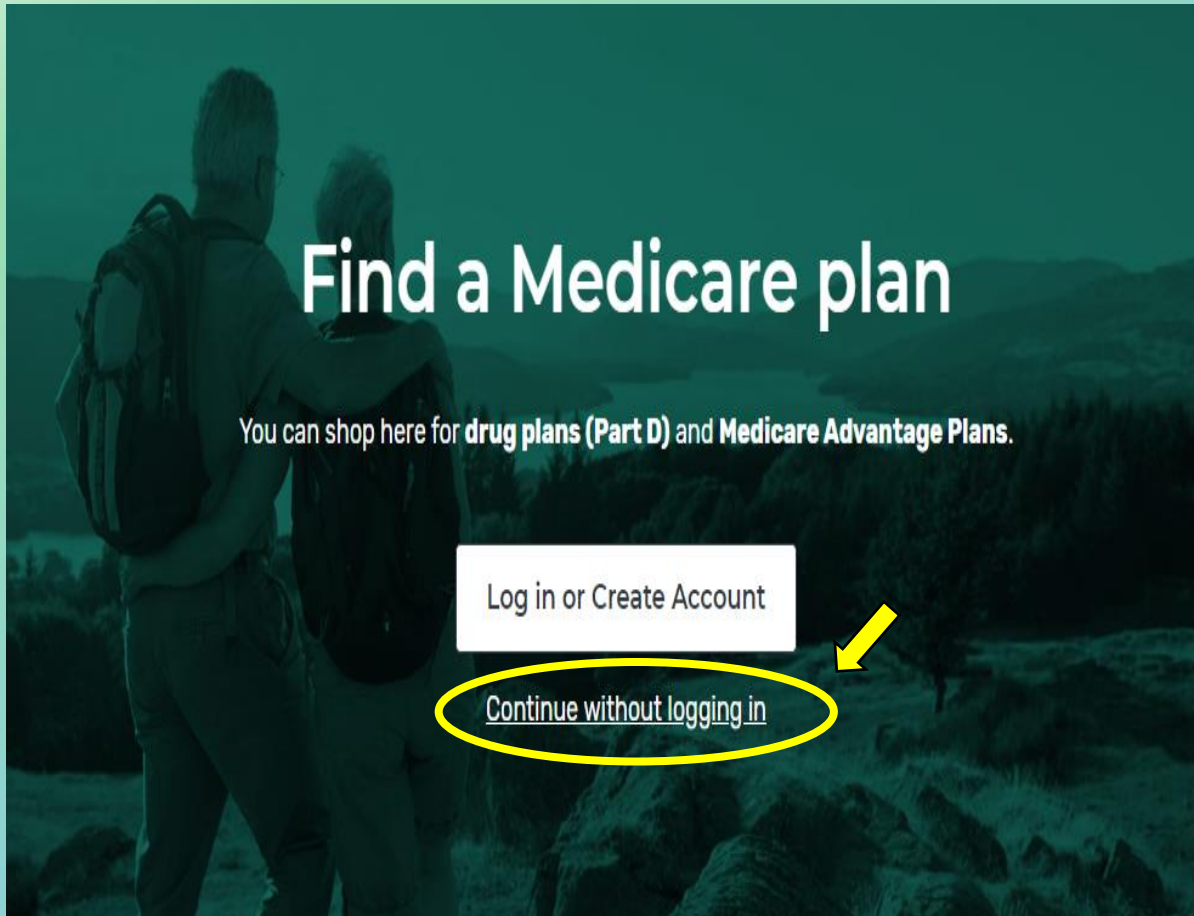
Atenolol 50mg tablet generic Remove drug	Quantity 30	Frequency Every month Edit drug
Eletriptan 40mg tablet generic Remove drug	Quantity 9	Frequency Every month Edit drug
Lantus 100unit/ml solution pen injector Remove drug	Package Type 3ml pen (sold in pack of 5) Quantity 1	Frequency Every month Edit drug
Lisinopril 20mg tablet generic Remove drug	Quantity 30	Frequency Every month Edit drug
Metoprolol tartrate 25mg tablet generic Remove drug	Quantity 60	Frequency Every month Edit drug

[Find & Add Drug](#)

Done Adding Drugs

- **Existing Medicare beneficiaries** may see their drug list/information upon log-in
 - The drug list & dosages are from Medicare claims within the last 12 months.
- This list should be reviewed and updated to match current medication list
- Medication:
 - Dosage, Quantity and/or Frequency can be changed
 - Removed
- **Those who are new to Medicare will need to build a drug list- *please skip to slide 16***

Completing A General Review



You can complete a General Review by selecting:

“Continue without logging in”



Remember no information is saved.

General Review:

Answer A Few Quick Questions

Answer a few quick questions

What type of 2021 coverage are you looking for?

- ☐ I want to learn more about Medicare options before I see plans
- ☐ Medicare Advantage Plan
- ☒ Drug plan (Part D)

Adds drug coverage to Original Medicare.

- ☐ Drug plan (Part D) + Medigap policy
- ☐ Medigap policy only

ENTER YOUR ZIP CODE

Continue

Next, select which type of Medicare coverage you'll want to review:

- 1) *Select **Drug plan (Part D)***
- 2) Next, you'll be prompted to enter the ***Zip Code.***
- 3) *Click **Continue.***

General Review:

Do You Get Help With Your Cost From One Of These Programs?

ENTER YOUR ZIP CODE

21702

SELECT YOUR COUNTY

☒ 21702, Frederick, MD

Do you get help with your costs from one of these programs?

☐ Medicaid

☐ Supplemental Security Income

☐ Medicare Savings Program

☐ Extra Help from Social Security

☐ I'm not sure

☒ I don't get help from any of these programs

If there is ANY uncertainty about receiving Extra Help and/or the level of assistance provided *select*,

- ***“I don’t get help from any of these programs”***

Selecting the incorrect level of assistance can vary results & costs greatly



The Maryland Senior Prescription Drug Assistance Program (SPDAP) subsidy ***is not*** reflected in the Medicare Plan Finder

General Review:

Tell Us Your Search Preferences

Tell us your search preferences

Do you want to see your drug costs when you compare plans?

☒ Yes

☐ No

HOW DO YOU NORMALLY FILL YOUR PRESCRIPTIONS?

☐ Retail pharmacy

☐ Mail order pharmacy

☒ Both

Next

- Do you want to see your drug costs when you compare plans?
 - *Select, **Yes***
- Next, you'll select how the medication(s) are filled:
 - ☐ Retail Pharmacy
 - ☐ Mail order pharmacy
 - ☐ Both
- *Select, **Both***
 - We like to include mail order pharmacy to show how prices can vary.
- *Click, **Next***

Building A Drug List

The screenshot shows the Medicare.gov website's 'Add prescription drug' section. At the top, a banner indicates 'You're viewing 2021 plans. [Show me 2020 plans.](#)'. Below the Medicare.gov logo, the heading 'Add prescription drug' is displayed. Underneath, the instruction 'BEGIN TYPING TO FIND & SELECT YOUR DRUG.' is shown. A search input field contains the text 'ate' and has a yellow arrow pointing to it. To the right of the input field is a grey 'Add Drug' button. Below the input field, a list of drug suggestions is visible: atenolol, Accolate, Acticlate, atropine sulfate, Ativan, Atacand, Atralin, and Atripla. To the right of the list is a link that says 'Can't find your drug?'. At the bottom right of the list is a green button labeled 'Done Adding Drugs'.

- If taking medications:
 - Begin typing the medications name
 - A drop down menu will appear, displaying medications with similar spelling.
- Select the appropriate medication
 - *Click, **Add Drug***
 - *A pop-up screen will appear if a generic drug is available*

Building A Drug List

Cont'd

Tell us about this drug

Atenolol

DOSAGE

50mg tablet



QUANTITY

30

FREQUENCY

Every month



[Cancel](#)

Add to My Drug List

- For each medication entered you'll need to enter the:
 - Dosage (mg, mcg, ml's, etc.)
 - Quantity (amount needed per month)
 - Frequency (refill frequency)
 - *Although prescription may be filled as a 90 day supply, to get the most accurate pricing, enter everything as a 30 day supply.*
- Once you've entered the medication(s) & drug information, **Select *Add to My Drug List***

Building Drug List Cont'd

Confirm your drug list

Atenolol 50mg tablet

generic

[Remove drug](#)

Quantity

30

Frequency

Every month

[Edit drug](#)

Eletriptan 40mg tablet

generic

[Remove drug](#)

Quantity

9

Frequency

Every month

[Edit drug](#)

Lantus 100unit/ml solution
pen injector

Package Type

3ml pen (sold in pack of 5)

Quantity

1

Frequency

Every month

[Remove drug](#)

[Edit drug](#)

Lisinopril 20mg tablet

generic

[Remove drug](#)

Quantity

30

Frequency

Every month

[Edit drug](#)

Metoprolol tartrate 25mg
tablet

generic

[Remove drug](#)

Quantity

60

Frequency

Every month

[Edit drug](#)

Find & Add Drug



Done Adding Drugs



Adding multiple medications:

1. Select, **Find & Add Drug**

- Begin typing the medications name
- Select appropriate drug from drop down list

2. Enter the medications:

- Dosage
- Quantity
- Frequency

3. Repeat steps 1 & 2 until all medications have been entered

- Once all medications have been added, **click *Done Adding Drugs***

Pharmacy Selection

Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

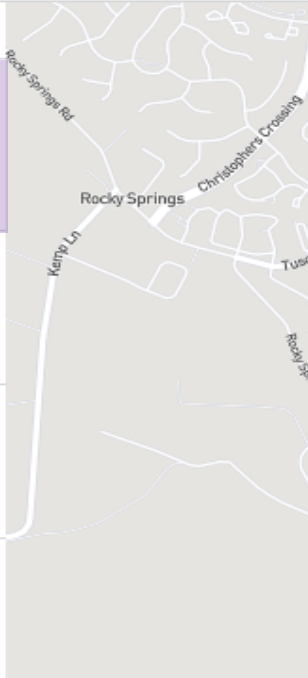
ENTER YOUR COMPLETE ADDRESS OR ZIP CODE NAME OF PHARMACY (OPTIONAL)

21701 Find Pharmacy

Filter by: Distance: 5 miles

Showing 1-10 of 44 pharmacies near 21701

Mail-order Pharmacy		<input checked="" type="checkbox"/> Pharmacy Added
Add both mail-order and retail pharmacies to find the lowest cost.		
1.	Whitesell Pharmacy 236 N Market Street, Frederick, MD 21701 (301) 662-4848	<input type="checkbox"/> Add Pharmacy
2.	Frederick Health Pharmacy 400 W 7th St, Frederick, MD 21701 (240) 566-4000	<input type="checkbox"/> Add Pharmacy
3.	Cvs Pharmacy #01518 901 W 7th St, Frederick, MD 21701 (301) 694-3390	<input type="checkbox"/> Add Pharmacy




When asked, “*How do you normally get your prescriptions filled?*”

We answered, **Both**

- When you get to the Pharmacy Selection page **Mail order** pharmacy is automatically selected

Four additional retail pharmacies can be added to compare costs

- Use the **Previous pharmacies & More Pharmacies** to see more results

 *Five pharmacies can compared at once if you do not choose the Mail-order option.*


Pharmacy Selection

Choose up to 5 pharmacies


Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE NAME OF PHARMACY (OPTIONAL)

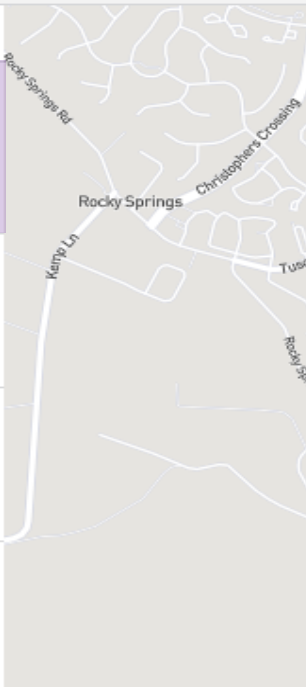
21701 **Find Pharmacy**

Filter by: **Distance: 5 miles** 

Showing 1-10 of 44 pharmacies near 21701

Mail-order Pharmacy
Add both mail-order and retail pharmacies to find the lowest cost. ☒ Pharmacy Added 

1.	Whitesell Pharmacy 236 N Market Street, Frederick, MD 21701 (301) 662-4848	<input type="checkbox"/> Add Pharmacy
2.	Frederick Health Pharmacy 400 W 7th St, Frederick, MD 21701 (240) 566-4000	<input type="checkbox"/> Add Pharmacy
3.	Cvs Pharmacy #01518 901 W 7th St, Frederick, MD 21701 (301) 694-3390	<input type="checkbox"/> Add Pharmacy



- Finding your pharmacy:
 - Pharmacy results are based off the zip code in the Medicare system
 - Location/ Zip Code can be changed
 - Filter Results by Distance
- To *select* or *deselect* a pharmacy, click the small box to the right of the pharmacy name
- Once the desired pharmacies are selected, click **Done**

Network & Pharmacy Status

In-Network

Preferred
Pharmacy



\$

Standard
Pharmacy



\$\$

Medicare Part D Pharmacy Networks

are a group of pharmacies in your Medicare Part D Plan that are used to fill your prescriptions.

- In-network pharmacies vary by plan & by company

Two Types of Pharmacies

1. *Preferred Pharmacy:*

is an in-network pharmacy that has an agreement with the drug plan to offer covered medications at a lower cost to drug plan members.

2. *Standard Pharmacy:*

is an in-network pharmacy with the drug plan but co-pays may be higher compared to costs at preferred.

Network & Pharmacy Status: Cont'd

In-Network

Preferred
Pharmacy



\$

Standard
Pharmacy



\$\$

Out of Network Pharmacy



\$\$\$\$

Out of Network Pharmacies:

Pharmacies that **do not** contract/participate with your plan. Using out-of-network pharmacies could result in you paying the **full retail cost** for your medication(s).

How do I know if which kind of pharmacy I selected?

- When reviewing drug plans, each pharmacy selected will specify its network status with the drug plan(s) with one of the following indicators:
 - ✓ Preferred Pharmacy
 - ✓ Standard pharmacy
 - ✗ Out-of-network pharmacy

Prescription Drug Plan Results Page

27 Prescription Drug Plans available

Frederick, MD [Change location](#)

[Edit your drugs & pharmacies](#)

[Filter Plans](#)

No filters selected

Showing 10 of 27 drug plans

SORT PLANS BY: [Lowest drug + premium cost](#)

SilverScript SmartRx (PDP)
Aetna Medicare | Plan ID: S5601-180-0
Star rating: ★★★★★☆

MONTHLY PREMIUM
\$7.30 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST
\$1,872.61 [Retail pharmacy: Estimated total drug + premium cost](#)
\$1,963.86 [Mail-order pharmacy: Estimated total drug + premium cost](#)

DEDUCTIBLE
\$445.00 [Drug deductible](#)

Open Enrollment starts October 15

[Plan Details](#)

☐ Add to compare

PHARMACIES
3 of 4 of your selected retail pharmacies are in-network
[View your pharmacies](#)

DRUGS
[View drugs & their costs](#)

Cigna Secure-Essential Rx (PDP)
Cigna | Plan ID: S5617-284-0
Star rating: ★★★★★☆

MONTHLY PREMIUM
\$24.00 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST
\$7,008.84 [Retail pharmacy: Estimated total drug + premium cost](#)
\$7,022.06 [Mail-order pharmacy: Estimated total drug + premium cost](#)


PHARMACIES
4 of 4 of your selected retail pharmacies are in-network
[View your pharmacies](#)

DRUGS
[View drugs & their costs](#)

The medications entered & pharmacies selected are used to create the results:

- Drug plans are automatically ordered from *least expensive to most expensive*
- Results are based on drug plan premium & medication cost

Generally, the Plan Finder will show up to 10 plans per page

- Additional plan results can be seen by clicking the number 1, 2, 3 or the arrow 

Prescription Drug Plan Results Page

Senior Savings Plans

Medicare.gov Log in Español

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#) [View 14 available Medicare Advantage Plans](#)

27 Prescription Drug Plans available

Frederick, MD [Change location](#)

[Edit your drugs & pharmacies](#)

[Print](#)

[Filter Plans](#)

No filters selected

Drug coverage options

☐ Accepted across U.S.

STAR RATINGS

Select star rating ▼

INSURANCE CARRIER

Select preferred insurance carrier ▼

☐ Insulin savings [What's this?](#)

[Apply Filters](#) [Clear](#)

- Drug plans specifically geared towards **insulin** dependent diabetics:
 - Click, *Filter Plans*
 - Select, *Insulin Savings*
 - Click, *Apply Filters*
- The results of the available Senior Savings Plans will automatically be sorted by:
“Lowest drug + premium cost”
- Again, Results are based on drug plan premium & medication cost

Prescription Drug Plan Results Page

Showing 10 of 27 drug plans

Mutual of Omaha Rx Plus (PDP)
Mutual of Omaha Rx | Plan ID: S7126-004-0
Star rating: Plan too new to be measured

MONTHLY PREMIUM

\$51.50 Includes: Only drug coverage
Doesn't include: \$144.60 Standard Part B premium

YEARLY DRUG & PREMIUM COST

\$1,041.00 Retail pharmacy: Estimated total drug + premium cost
\$1,023.00 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$435.00 Drug deductible

[Enroll](#) [Plan Details](#) ☐ Add to compare

3 Plans to compare

Mutual of Omaha Rx Plus (PDP) × Cigna-HealthSpring Rx Secure-Extra (PDP) × EnvisionRxPlus (PDP) × [Compare](#)

Up to three drug plans can be compared, side-by-side.

To compare multiple drug plans at the same time:

- *Check, **Add to compare*** box for the plans you wish to compare.
- Once the plans have been selected *Click, **Compare***.

Comparing Multiple Drug Plans

When viewing multiple plans

Comparing 3 Prescription Drug plans

Back to results

Overview

Premium

Deductible

Drug coverage & costs

Drugs covered/Not covered

Estimated total drug + premium cost

Mutual of Omaha Rx Plus (PDP)

Cigna-HealthSpring Rx Secure-Extra (PDP)

EnvisionRxPlus (PDP)

Drug coverage & costs

Drugs covered/Not covered

5 of 5
Prescription drugs covered
[Restrictions may apply](#)

4 of 5
Prescription drugs covered
[Restrictions may apply](#)

4 of 5
Prescription drugs covered
[Restrictions may apply](#)

Estimated total drug + premium cost

WHITESELL PHARMACY

✓ Standard in-network

\$1,065.50

CVS PHARMACY #01518

✓ Preferred in-network

\$938.50

Mail order pharmacy

✓ Preferred in-network

\$998.50

WHITESELL PHARMACY

✓ Standard in-network

\$3,938.25

CVS PHARMACY #01518

✓ Standard in-network

\$4,072.25

Mail order pharmacy

✓ Preferred in-network

\$4,585.52

WHITESELL PHARMACY

✓ Standard in-network

\$4,304.90

CVS PHARMACY #01518

✓ Preferred in-network

\$4,196.50

Mail order pharmacy

✓ Preferred in-network

\$4,860.32

When viewing multiple plans

select, Plan Details.

select, Plan Details.

Interpreting Out Of Pocket Costs

When reviewing a single drug plan you will be able to see:

- Medication cost through the various coverage phases
- Projected time frame of entering a coverage phase (if applicable)
- Estimated monthly drug cost
- Medication specific information:
 - Tier
 - Restrictions:
(quantity limit, step therapy, prior authorization)
- Plan Contact information

Mutual of Omaha Rx
Mutual of Omaha Rx Plus (PDP)
Plan type: Drug plan (Part D)
Plan ID:S7126-004-0

Overview

Overview	PREMIUM
Drug coverage & costs	Total monthly premium \$51.50
Star ratings	DEDUCTIBLE
Contact information	Drug plan deductible \$435.00

CVS PHARMACY #02230 - Drug costs during coverage phases
✓ Preferred in-network pharmacy

Selected drugs	Retail cost	Cost before deductible	Cost after deductible
Atenolol 50mg tablet	\$7.15	\$7.15	\$0.00
Eletriptan 40mg tablet	\$63.03	\$63.03	\$9.00
Lantus 100unit/ml solution pen injector	\$417.50	\$417.50	\$42.00
Lisinopril 20mg tablet	\$6.85	\$6.85	\$0.00
Metoprolol tartrate 25mg tablet	\$7.15	\$7.15	\$0.00
Monthly totals	\$501.68	\$501.68	\$51.00

Estimated total drug + premium cost
You will pay **\$1,041.00** per year on drug + premium costs.
Based on current drug costs, it's estimated that:

- You'll meet your **\$435.00 deductible** in July
- You won't enter the **coverage gap** this year

Estimated monthly drug costs

Interpreting Out Of Pocket Costs: Understanding The Medication Prices On The Screen

CVS PHARMACY #01518 - Drug costs during coverage phases
✓ Preferred in-network pharmacy

Selected drugs	Retail cost	Cost before deductible	Cost after deductible
Atenolol 50mg tablet	\$7.15	\$7.15	\$0.00
Eletriptan 40mg tablet	\$150.76	\$150.76	\$9.00
Lantus 100unit/ml solution pen injector	\$417.50	\$417.50	\$42.00
Lisinopril 20mg tablet	\$7.15	\$7.15	\$0.00
Metoprolol tartrate 25mg tablet	\$7.15	\$7.15	\$0.00
Monthly totals	\$589.71	\$589.71	\$51.00

Retail cost:

The negotiated cost of a particular medication

There are potentially 4 cost phases:

1. **Cost before deductible:** You may have to pay the full retail price for your medication(s) at the pharmacy, until you reach the deductible
2. **Cost after deductible** (Initial coverage): this is the amount you will pay at the pharmacy after reaching the deductible

Interpreting Out Of Pocket Costs

Understanding The Medication Prices On The Screen

CVS PHARMACY #01518 - Drug costs during coverage phases
✓ Preferred in-network pharmacy

Selected drugs	Retail cost	Cost in coverage gap	Cost after coverage gap
Atenolol 50mg tablet	\$7.15	\$1.79	\$3.60
Eletriptan 40mg tablet	\$150.76	\$37.69	\$7.54
Lantus 100unit/ml solution pen injector	\$417.50	\$104.38	\$20.88
Lisinopril 20mg tablet	\$7.15	\$1.79	\$3.60
Metoprolol tartrate 25mg tablet	\$7.15	\$1.79	\$3.60
Monthly totals	\$589.71	\$147.44	\$39.22

3. **Cost in coverage gap (Donut Hole):** this is the amount you will pay for your medication after you and your prescription drug plan's total reaches **\$4,130** (\$4,020-2020) in a calendar year.



Going into the coverage gap is determined by the medication's full retail cost.

4. **Cost after coverage gap (Catastrophic):** this is the amount you will pay once you reach the annual out of pocket threshold of **\$6550** (\$6,350-2020)

Interpreting Out of Pocket Costs: Senior Savings Plans

Selected drugs	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Atenolol 50mg tablet	\$6.85	\$0.00	\$0.00	\$1.71	\$3.70
Eletriptan 40mg tablet ¹	\$539.61	\$539.61	\$539.61	\$539.61	\$539.61
Lantus 100unit/ml solution pen injector	\$417.50	\$25.00	\$25.00	\$25.00	\$20.88
Lisinopril 20mg tablet	\$6.85	\$0.00	\$0.00	\$1.71	\$3.70
Metoprolol tartrate 25mg tablet	\$6.55	\$0.00	\$0.00	\$1.64	\$3.70
Monthly totals	\$977.36	\$564.61	\$564.61	\$569.67	\$571.59

¹ This plan does not cover this drug, the price shown is the full cash price.

- Drug plans specifically geared towards **insulin** dependent diabetics
- Limits out-of-pocket costs for insulin, not to exceed \$35 through all coverage phases

Ready To Enroll

- You can enroll using the Medicare Plan Finder whether completing a Personalized Review or a General Review
- Contacting plan by phone
- Contacting 1-800-Medicare (1-800-633-4227)
- Required information to process enrollment:
 - Name (as it appears on Medicare Card)
 - Date of Birth
 - Mailing & Physical address
 - Medicare Number & Part A and Part B Effective Dates
 - Phone Number

Final Thoughts

- Costs for medications can vary by plan and by pharmacy
- Preferred Pharmacies often have lower co-pays than standard pharmacies
- Not everyone enters the Donut Hole or Catastrophic phases, it depends on the retail cost of medications filled
- Once enrolled in a plan you may need to *work with that plan* **and** *your doctor* to ensure additional medications are covered

Medicare Part D Related Subsidies

Medicare Part D Subsidy Programs: Extra Help (Low Income Subsidy)

A program through the *Social Security Administration* that helps with Medicare Part D:

- Assists with drug plan premium, deductible, co-pays
 - Will waive Late Enrollment Penalty (if applicable)
 - Provides up to four Special Enrollment Period
 - Can change plans once per quarter outside of Open Enrollment each year
- Eligibility:
 - Resident of United States
 - Gross income:
 - Individual \$1,517/monthly (\$18,204 annually)
 - Married Couple \$2,057/monthly (\$24,684 annually)
 - Asset Limit
 - Individual \$15,600
 - Married Couple \$31,150

To apply go to www.ssa.gov

Medicare Part D Subsidy Programs: Senior Prescription Drug Assistance Program (SPDAP)

A State subsidy that offers financial assistance to moderate-income residents who are eligible for Medicare and have a Medicare drug plan

- Pays up to \$40 a month towards a drug plans monthly premium
- Provides one Special Enrollment Period
 - Able to change plans once outside of Open Enrollment each year
- Eligibility:
 - Maryland resident (at least 6 months)
 - Gross income:
 - Individual \$3,305/monthly (\$39,660 annually)
 - Married Couple \$4,415/monthly (\$52,980 annually)

Does not pay towards any Late Enrollment Penalty

Contact Info

Frederick County
Senior Services Division

SHIP & SMP

(State Health Insurance Assistance Program & Senior Medicare Patrol)

301-600-1234

Elly Williams

ewilliams1@frederickcountymd.gov

Ian Zile

izile@frederickcountymd.gov

